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ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION



DIVISION OF REAL ESTATE CANDIDATE INFORMATION BOOKLET

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EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Booklet provides you with information about the examination and application process for obtaining a real estate license in the State of Illinois. For specific information about licensing procedures, contact the Illinois Department of Financial and Professional Regulation.

Illinois state laws stipulate that a person may not act as a real estate broker or managing broker without first obtaining a license issued by the Department of Financial and Professional Regulation. To be licensed, you must pass an examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes, and regulations relating to real estate.

The Department of Financial and Professional Regulation has contracted with PSI Services LLC (PSI) to conduct the examination testing. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

The following Illinois Real Estate Licensing Examinations are administered by PSI under a contract with the Illinois Department of Financial and Professional Regulation:

- Broker
- Managing Broker
- Residential Leasing Agent
- Instructor

ILLINOIS LICENSE REQUIREMENTS AND QUALIFICATIONS

Broker

You must register with PSI as a student prior to your course completion, and your course completion information must be received electronically from your school to complete the examination registration process. To register as a student with PSI so your school may electronically submit your course completion(s), go to the following link and either register as a new student or login to your account. https://ampportal.goamp.com/School/StudentLogin.aspx?ID=137.

To be eligible for the Illinois Real Estate Broker Examination, candidates must meet all of the requirements in one of the following categories.

Category A - 75-Class-Hour Qualification

To qualify for an Illinois Real Estate Broker's license under Category A, applicants must:

- 1. Be at least 18 years old;
- 2. Have graduated from high school or obtained the equivalent of a high school degree (GED); and
- 3. Have successfully completed the required curriculum of 75 class hours of Real Estate courses at a real estate school approved by the Department of Financial and Professional Regulation in the following manner:

Broker Pre-License Topics (60 hours)
Broker Pre-License Applied Real Estate Principles-Interactive (15 hours)

THE UNIFORM REAL ESTATE TRANSCRIPT IS VALID FOR TWO YEARS FOLLOWING THE COMPLETION OF PRE-LICENSE COURSES. TWO YEARS IS BASED UPON THE COMPLETION DATE FOR EACH OF THE PRE-LICENSE COURSES. COURSES MUST BE COMPLETED WITHIN TWO YEARS OF THE EXAM DATE.

Category C - Attorney Qualification

To qualify for an Illinois Real Estate Broker's license under Category C, applicants must:

- 1. Be at least 18 years old; and
- 2. Be admitted to practice law by the Illinois Supreme Court.

Persons qualifying under Category C MUST register for the examination by submitting the registration form found in this handbook and a photocopy of their current Illinois attorney registration pocket card certificate by mail to PSI at the address provided on the form for approval prior to taking the examination.

NOTE: The requirements specified in items (3) and (5) of subsection (a) of this Section do not apply to applicants who are currently admitted to practice law by the Supreme Court of Illinois and are currently in active standing.



Category D - Reciprocity Qualification

To qualify for an Illinois Real Estate Broker license under Category D, applicants must:

- 1. Be at least 18 years old; and
- 2. Hold an active broker's license, or equivalent by examination in a state that has a reciprocal agreement with the Department of Financial and Professional Regulation. The following link lists the states that are reciprocal https://ampportal.goamp.com/School/StudentLogin.aspx?ID=137.

Reciprocity candidates do not need to upload documents prior to scheduling. Reciprocity candidates can go online to pay and schedule for their examination. No prior eligibility is required.

Candidates applying for licensure on the basis of reciprocity must take the IL Broker Reciprocity exam.

Go to https://ampportal.goamp.com/School/StudentLogin.aspx?ID=137 to access the DFPR reciprocity application. If you have questions please email FPR.RealEstate@Illinois.gov.

Managing Broker

You must register with PSI as a student prior to your course completion, and your course completion information must be received electronically from your school to complete the examination registration process. To register as a student with PSI so your school may electronically submit your course completion(s), go to the following link and either register as a new student or login to your account. https://idfpr.illinois.gov/content/dam/soi/en/web/idfpr/forms/dre/recip.pdf.

To be eligible for the Illinois Real Estate Managing Broker Examination, candidates must meet all of the requirements in one of the following categories:

Category A-2 - Active Broker license and 45-Class-Hour Qualification

To qualify for an Illinois Real Estate Managing Broker's license under Category A-2, applicants must:

- 1. Be at least 20 years old;
- 2. Hold an active valid Illinois real estate broker license;
- 3. Have had an active real estate license for 2 of the past 3 years; and
- 4. Have completed the required curriculum of 45 class hours of managing broker courses at a real estate school approved by the Department of Financial and Professional Regulation in the following manner:
 - o Managing Broker Pre-License Topics (30 hours)
 - o Managing Broker Pre-License Applied Management and Supervision-Interactive (15 hours)

THE UNIFORM REAL ESTATE TRANSCRIPT IS VALID FOR TWO YEARS FOLLOWING THE COMPLETION OF PRE-LICENSE COURSES. TWO YEARS IS BASED UPON THE COMPLETION DATE FOR EACH OF THE PRE-LICENSE COURSES. COURSES MUST BE COMPLETED WITHIN TWO YEARS OF THE EXAM DATE.

Documentation Required: An original or copy of Uniform Real Estate Transcript, from an approved Illinois provider, bearing an embossed seal documenting 45 course hours.

Category A-1 - 165-Class-Hour Qualification

To qualify for an Illinois Real Estate Managing Broker's license under Category A-1, applicants must:

- 1. Be at least 20 years old;
- 2. Have graduated from high school or obtained the equivalent of a high school degree (GED);
- 3. Have had an active real estate license for 2 of the past 3 years; and
- 4. Have successfully completed the required curriculum of 165 class hours of Real Estate courses at a real estate school approved by the Department of Financial and Professional Regulation in the following manner:
 - o Broker Pre-License Topics (60 hours)
 - o Broker Pre-License Applied Real Estate Principles-Interactive (15 hours)
 - o Broker Post License Transactional Issues (15 hours)
 - o Broker Post License Risk Management/Discipline (15 hours)
 - o Broker Post License Applied Broker Principles (15 hours)
 - o Managing Broker Pre-License Topics (30 hours)
 - o Managing Broker Pre-License Applied Management and Supervision-Interactive (15 hours)

Note: An applicant for a managing broker license who is currently licensed as an Illinois real estate broker is presumed to have completed the 120 broker class hours of Real Estate courses.

THE UNIFORM REAL ESTATE TRANSCRIPT IS VALID FOR TWO YEARS FOLLOWING THE COMPLETION OF PRE-LICENSE COURSES. TWO YEARS IS BASED UPON THE COMPLETION DATE FOR EACH OF THE PRE-LICENSE COURSES. COURSES MUST BE COMPLETED WITHIN TWO YEARS OF THE EXAM DATE.



Documentation Required: An original or copy of Uniform Real Estate Transcript(s), from an approved Illinois provider. Category C - Attorney Qualification

To qualify for an Illinois Real Estate Managing Broker's license under Category C, applicants must:

- 1. Be at least 20 years old;
- 2. Have held an active real estate broker license for 2 of past 3 years; and
- 3. Be admitted to practice law by the Illinois Supreme Court.

Persons qualifying under Category C must register for the examination by submitting the registration form found in this handbook and a photocopy of their current active Illinois attorney registration pocket card certificate by mail to PSI at the address provided on the form for approval prior to taking the examination.

Category D - Reciprocity Qualification

To qualify for an Illinois Real Estate Managing Broker license under Category D, applicants must:

- 1. Be at least 20 years old;
- 2. Have graduated from high school or obtained the equivalent of a high school degree (GED);
- 3. Managing Brokers must be actively licensed as a managing broker in the reciprocal state for at least the last two years; and
- 4. Hold an active managing broker's license, or its equivalent, by examination in a state that has a reciprocal agreement with the Department of Financial and Professional Regulation. The following link lists the states that are reciprocal https://idfpr.illinois.gov/content/dam/soi/en/web/idfpr/forms/dre/recip.pdf.

Reciprocity candidates do not need to upload documents prior to scheduling. Reciprocity candidates can go online to pay and schedule for their examination. No prior eligibility is required.

Candidates applying for licensure on the basis of reciprocity must take the IL Managing Broker Reciprocity exam.

Go to https://idfpr.illinois.gov/content/dam/soi/en/web/idfpr/forms/dre/recip.pdf to access the DFPR reciprocity application. If you have questions please email FPR.RealEstate@Illinois.gov.

Residential Leasing Agent

To be eligible for the Illinois Real Estate Residential Leasing Agent Examination, candidates must meet all of the following requirements.

- 1. Be at least 18 years old;
- 2. Have graduated from high school or obtained the equivalent of a high school degree:
- 3. Have successfully completed the 15-class-hour Residential Leasing Agent course at a real estate school approved by the Department of Financial and Professional Regulation.

THE UNIFORM REAL ESTATE TRANSCRIPT IS VALID FOR TWO YEARS FOLLOWING THE COMPLETION OF PRE-LICENSE COURSES. TWO YEARS IS BASED UPON THE COMPLETION DATE FOR EACH OF THE PRE-LICENSE COURSES. COURSES MUST BE COMPLETED WITHIN TWO YEARS OF THE EXAM DATE.

EXAMINATION SCHEDULING PROCEDURES

FEES

Broker Examination	\$58
Managing Broker Examination	\$58
Residential Leasing Agent	\$37

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. Your examination fee will be forfeited if you do not test within 1 year of the date your examination fee is received by PSI.

You must register with PSI as a student prior to your course completion, and your course completion information must be received electronically from your school to complete the examination registration process. To register as a student with PSI so your school may electronically submit your course completion(s), go to the following link and either register as a new student or login to your account. https://ampportal.goamp.com/School/StudentLogin.aspx?ID=137.

You will receive an email confirmation when eligible to test.



INTERNET SCHEDULING

- 1. Go to: https://test-takers.psiexams.com/ilrep
- 2. Select TESTS to create an account.



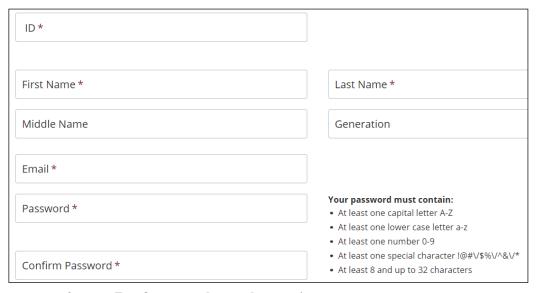
3. Select the examination and you are ready to create an account. Select LOGIN/REGISTER.

To continue the booking process and schedule your test, you must login or create an account.

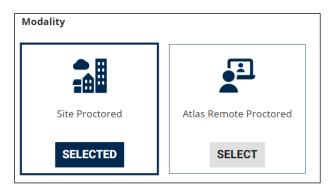
LOGIN/REGISTER

4. You will be prompted to CREATE AN ACCOUNT with PSI.

The first and last name must match exactly with your current, valid, government-issued ID.



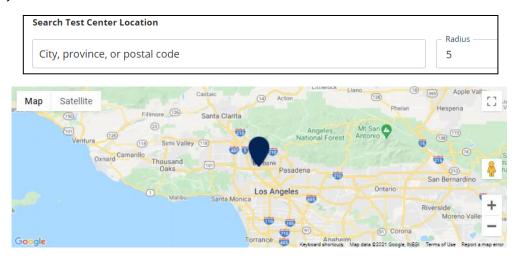
5. Select your test format: (Test Center) or (Remote Proctored).



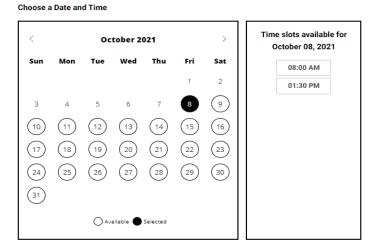


Scheduling at a Test Center

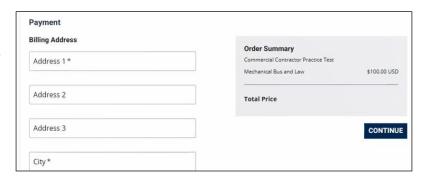
1. Enter the "City or Postal Code" and select FIND.



2. Select a date and time to book an appointment.



3. You are now ready to pay.



4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

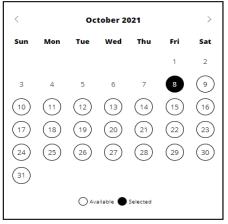




Scheduling via Remote Proctor

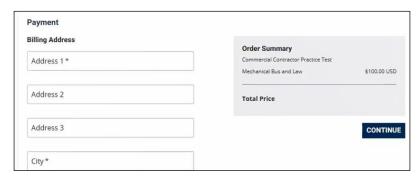
1. Select a date and time to book an appointment.





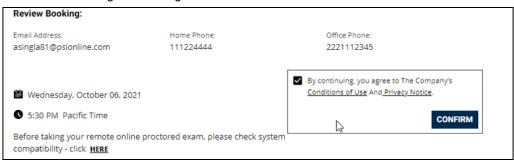


2. You are now ready to pay.



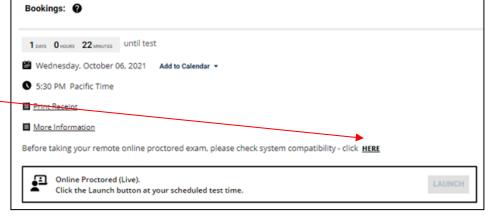
3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the

booking before selecting **CONFIRM**.



4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time.

IMPORTANT: BE SURE TO CHECK THE COMPATIBILTY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to testing, CLICK HERE.



By not starting your test within 15 minutes after your booked time, you forfeit your

test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (844) 267-1017.



TELEPHONE

For telephone scheduling you will need a valid credit card (VISA, MasterCard, American Express or Discover). Call (855) 340-3893 and speak to a PSI registrar Monday through Friday between 6:30 am and 9:00 pm, and Saturday-Sunday between 8:00 am and 4:30 pm, Central Time.

CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days* before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You can reschedule at https://test-takers.psiexams.com/ilrep or call PSI at (855) 340-3893.

Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website or call PSI and speak to a Customer Service Representative.

MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the schedule examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time:
- Do not present proper identification when you arrive for the examination.

RE-TAKING A FAILED PORTION

If you fail any portion of the broker or managing broker examination, your score report will include diagnostic scoring information and reapplication instructions. You will only be required to repeat the portion(s) that you failed.

If you passed one portion of the examination, you have one year from the date of passing that portion to retake and pass the remaining portion, make application, and meet the requirements for licensure. Candidates are allowed up to four attempts to pass the examination. After failing the fourth attempt, you are required to retake the following education and the entire examination:

- Residential Leasing Agent retake the 15-hour pre-license education; or
- Broker retake the 75-hour broker pre-license education; or
- Managing broker with an active Illinois broker license retake the 45-hour managing broker pre-license education; or
- Managing broker without an active Illinois broker license retake the 165-hour managing broker pre-license education; or

Education exempt candidates do not have to complete the requirements listed above.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by Clicking Here.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (855) 340-3893. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at https://test-takers.psiexams.com/ilrep.



FOLLOWING THE EXAMINATION

After you finish the examination, you will be required to answer the following candidate screening questions. You must answer these questions and provide any required documentation when applying for a license.

You are not required to report: (1)) law enforcement records, court records, and conviction records if you were 17 years old at the time of the offense and before January 1, 2014, unless the nature of the offense required you to be tried as an adult; or (2) arrests not followed by a charge or conviction; or (3) records of arrest where the charges were dismissed unless the charges were related to the practice of the real estate profession; or (4) convictions or arrests that have been sealed or expunged; or (5) convictions that were overturned by a higher court. You are also not required to report a juvenile adjudication occurring prior to your 18th birthday involving a violation or attempt to violate any federal, State, county or municipal law or ordinance other than (i) first degree murder, (ii) aggravated criminal sexual assault, or (iii) aggravated battery with a firearm.

- 1. Are you a high school graduate or have you received your GED?
- 2. Have you been convicted in ANY state or federal jurisdiction, including military courts, of a felony?
- 3. Have you been convicted in ANY state or federal jurisdiction, including military courts, of any crime of which an essential element is dishonesty?
- 4. Have you ever held a real estate license in Illinois?
- 5. Have you ever held, or do you currently hold, a real estate license in any other state/jurisdiction?
- 6. *Have you been actively practicing as a managing broker or equivalent in your state of licensure for the last two years? *This question only applies to Managing Brokers.
- 7. Have you been denied a professional license or permit or the privilege of taking an examination?
- 8. Have you ever had a professional license or permit disciplined by any licensing authority in Illinois or any other state/jurisdiction?
- 9. Have you ever been discharged from the armed services, other than honorably, or from a city, county, state, or federal position?
- 10. Are you more than 30 days in arrears on any court ordered child support payments?
- 11. Are you in arrears on any state taxes due to the Illinois Department of Revenue?

IF YOU PASS THE EXAMINATION

If you pass the appropriate examination(s), you will receive a score report with instructions for applying for a license at the IDFPR Online Services Portal at https://online-dfpr.micropact.com. You must follow the license instructions and provide any required documentation when you submit your application for licensure.

Broker and Residential Leasing Agent Candidates: If you answered "yes" to candidate screening questions 2,3,5, or 7-11.

NOTE: On the broker and leasing agent examination, the corresponding questions are 2,3,5, or 6-10.

Managing Broker Candidates: If you answered "yes" to the candidate screening questions 2, 3, 5, or 7-11 or "no" to question 6.

Note: you must submit an application within one year of passing the appropriate examination(s). Any candidate who fails to submit an application and meet all requirements for a license, within one year after receiving a passing score, will lose examination accreditation.



EXAMINATION SITE LOCATIONS

The Real Estate Licensing examinations are administered at the examination centers listed below:

The Real Estate Licensing examinations are a	idministered at the examination centers lister	d below:
Addison -College of DuPage 301 S. Swift Road, Door 12 Addison, IL 60101 US	Elgin - Training Institute of Elgin 620 Wing Street, Suite 9 Elgin, IL 60123 US	Naperville - IT Expert System 1560 Wall Street, Suite 111 Naperville, IL 60563 US
Bloomington - Sales Consultants of Bloomington, Inc 513 E. Locust St Bloomington, IL 61701 US	Franklin Park - HRB 9507 Grand Ave Franklin Park, IL 60131 US	Naperville, Illinois (HRB) 1213-1300 S. Naper Blvd Suite 108 Naperville, IL 60540 US
Buffalo Grove - HRB 56 W. Dundee Road Buffalo Grove, IL 60089 US	Galesburg - Carl Sandburg College 2400 Tom L Wilson Blvd Galesburg, IL 61401 US	Park Ridge - Royal Testing Center 1550 N. Northwest Highway, 1st Fl., Ste 106 Park Ridge, IL 60068 US
Carbondale - HRB 628 E. Walnut St Carbondale, IL 62901 US	Glen Ellyn - College of DuPage Glen Ellyn Campus 425 Fawell Blvd, BIC 2A08 Glen Ellyn, IL 60137 US	Rockford - HRB 3720 N Main Street Rockford, IL 61103 US
Carbondale - Southern Illinois University 605 Agriculture Drive MC 4722 Room 781, 7th Floor Carbondale, IL 62901 US	Glen Ellyn - HRB 800 Roosevelt Road Building A, Suite 106 Glen Ellyn, IL 60137 US	Schaumburg - IT Expert System 951 N Plum Grove Rd , Suite A Schaumburg, IL 60173 US
Carol Stream - College of DuPage Carol Stream Campus 500 N Kuhn Rd. Carol Stream, IL 60188 US	Lake-In-The-Hills - Blue Skies Pilot Shop 8411 Pyott Road, Suite 106 Lake-In-The-Hills Airport Lake-In-The-Hills, IL 60156 US	SPRINGFIELD, ILLINOIS PSI Springfield 3223 South Meadowbrook Road, Suite B Springfield, IL 62711 US
Champaign - Parkland College 2400 W Bradley Ave, U203 Champaign, IL 61821 US	Matteson - HRB 4163 W. 211 Street Matteson, IL 60443 US	Urbana HRB 114 North Vine Street, Suite D Urbana, IL 61801 US
CHICAGO PSI Chicago 332 S. Michigan Avenue Chicago, IL 60604 US	Midlothian - Royal Testing Center 4645 W 147th St. Midlothian, IL 60445 US	Urbana - Urbana Adult Education 211 N Race St Urbana, IL 61801 US
Collinsville - TEKSOLV 100 Lanter Ct Collinsville, IL 62234 US	Mokena - CT Resources 20006 S Wolf Road, Suite B Mokena, IL 60448 US	West Chicago - Illinois Aviation Academy 32 W 751 Tower Rd West Chicago, IL 60185 US
Des Plaines - IT Expert System 2400 E. Devon Ave, Suite 257 Des Plaines, IL 60018 US	Moline - Black Hawk College 6600 34th Avenue Moline, IL 61265 US	Westmont - College of DuPage Westmont Center 650 Pasquinelli Dr. Westmont, IL 60559 US
	Naperville - College of DuPage 1223 Rickert Drive Naperville, IL 60540 US	



REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.

REQUIRED IDENTIFICATION AT EXAMINATION SITE

You must provide 1 form of identification. The identification must match the name you scheduled with.

NOTE: ID must contain candidate's signature, photo, be valid and unexpired.

- State issued driver's license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card (not allowed for remote testing)
- US Government Issued Alien Registration Card
- Canadian Government Issued ID
- Mexican Government Issued ID

Failure to bring the proper documentation invalidates your registration. You will not be able to take the examination as scheduled, and you will forfeit your examination fee.

SECURITY PROCEDURES

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

You will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

Prohibited Items:

- Reference materials of any kind.
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.). Physical calculators are allowed for Test Centers but not for Remote Proctored exams.
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
 - o In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
 - o Browsing other local resources.
 - o Browsing the internet.
 - Attempting to use a computer or computer program not provided or approved by PSI.
 - o Attempting to use a telephone or mobile device.
 - o Using notepad on the computer.
 - o Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
 - o Acting in an inappropriate manner.
 - o Using abusive language.
 - o Speaking aloud.
 - o Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
 - o Reading questions out loud.
 - o Leaving the room without proctor approval.
 - o Using instant messaging, or other electronic communication.
 - o Capturing a picture or video of exam items.
 - Attempting to use telephone or mobile device.



- o Obstructing the proctor's view (camera or in person).
- o Having inappropriate materials on desktop (explicit).
- o Changing spaces during the exam without proctor approval.
- o Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
 - o Keeping hands on the desktop.
 - o Keeping eves on the computer screen.
 - o Not fidgeting during the exam.
 - o Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination
 without a break, please do not register for remote online proctored examinations.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions, and reviewing your answers.

TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.



EXAMINATION REVIEW

PSI, in cooperation with the Department of Financial and Professional Regulation, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. This is the only review of examination materials available to candidates.

SCORE REPORTING

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type. You may request a duplicate score report after your examination by emailing scorereport@psionline.com.

EXAMINATION STUDY MATERIALS

The following is a list of possible study materials for the real estate examinations. The list is given to identify resources and does not constitute an endorsement by PSI or by the Department of Financial and Professional Regulation. Use the latest edition available.

NATIONAL PORTION FOR BROKER AND MANAGING BROKER

- Modern Real Estate Practice, 21st Edition, Galaty, Allaway, Kyle, and Williams, Dearborn Real Estate Education, www.dearborn.com, ISBN: 978-1-0788-1887-2
- Mastering Real Estate Math, 9th Edition, 2022, Denise Evans www.dearborn.com ISBN: 9781078819008
- The Language of Real Estate, 8th Edition, 2019, Reilly and Spodek, Dearborn Real Estate Education, www.dearborn.com
- Property Management, 11th edition, 2016, Kyle, Robert C., Baird, Floyd M. and Kyle, C. Donald, Chicago: Dearborn Real Estate Education www.dearborn.com
- Real Estate Law, 11th Edition, 2022, Elliot Klayman, Dearborn Real Estate Education www.dearborn.com
- Real Estate Fundamentals, 10th Edition, 2019, Gaddy, Hart, Spodek, Dearborn Real Estate Education, www.dearborn.com
- Real Estate Principles, 12th Edition, Charles Jacobus, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855-733-7239, www.oncoursepublishing.com ISBN 1285420985
- Real Estate Principles, 12th Edition, 2021, Floyd and Allen, Dearborn Real Estate Education, www.dearborn.com
- Mastering Real Estate Principles, 8th Edition, 2022, Gerald Cortesi
- Real Estate Principles & Practices, 9th Edition, 2014, Arlyne Geschwender, OnCourse Publishing, N19W24075 Riverwood Drive,
 Suite 200, Waukesha, WI 53188, 855- 733-7239, www.oncoursepublishing.com ISBN 0324784554
- Principles of Real Estate Practice, 6th edition, 2019, Mettling, Stephen and Cusic, David, Performance Programs Company, www.performanceprogramscompnay.com

Now you can take the practice exam online at https://test-takers.psiexams.com/ilrep to prepare for your Illinois Real Estate Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination. Note: You may take the practice exams an unlimited number of times. However, you will need to pay each time.

DESCRIPTION OF EXAMINATIONS

For the National Managing Broker exam, scenario-based test questions are included to contain more than four options and ONLY ONE BEST option shall be selected to answer the question. Some options are appropriate but not the BEST ANSWER. Please select the option that best answers the question in the exam. A BEST ANSWER reflects the optimal solution or most complete resolution to the scenario presented in the question. These items are associated with scenarios presented in the form of text, graphs, or tables representing a situation in which candidates must identify the best course of action by selecting only one

option. Each option is weighted as zero-point, one-point, or two-points based on the completeness and accuracy of the solution. Sample questions are provided.

EXAMINATION SUMMARY TABLE

Examination	Portion	# of Items	Passing Score	Time Allowed
Broker*	National	100 (100 points)	70%	150 minutes
	State	40 (40 points)	75%	90 minutes
Residential Leasing Agent		50 (50 points)	74%	120 minutes



Managing Broker**	National	90 (100 points)	75%	150 minutes
	State	40 (40 points)	75%	90 minutes
Instructor**	National	90 (100 points)	75%	150 minutes
	State	40 (40 points)	75%	90 minutes

*The passing score of 70% for National Broker and Instructor Exams is equivalent to a scaled score of 75 as previously reported and required to pass. The passing standard has remained identical when the reported scores change from previous scaled scores to raw scores.

**National Managing Broker and Instructor exams include questions that are scored up to two points.

EXPERIMENTAL QUESTIONS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. However, these questions will count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

CONTENT OUTLINES

The examination content outlines have been prepared and are periodically updated by committees of professionals who are subject matter experts in real estate practice, real estate instruction, and regulatory issues. The examination content outlines these professionals have prepared identify areas of importance to licensees in order for them to perform their duties to the public in a competent and legally responsible manner.

Use the outline as a guide for pre-examination review course material. The outlines list the topics that are on the examination and the number of questions for each topic. Do not schedule your examination until you are familiar with the topics in the outline.

NATIONAL PORTION CONTENT OUTLINE

(REAL ESTATE PRINCIPLES AND PRACTICES)

- I. Property Ownership (Broker 10%, Managing Broker/Instructor 10%)
- A. Real and personal property; conveyances
- B. Land characteristics and legal descriptions
 - Metes and bounds method of legal property description
 - Lot and block (recorded plat) method of legal property description
 - Government survey (rectangular survey) method of legal property description
 - Measuring structures (linear and square footage)
 - 5. Land measurement

C. Encumbrances and effects on property ownership

- Types of liens and their effect on the title and value of real property
- Easements, rights of way and licenses, including their effect on the title, value and use of real property

- Encroachments and their effect on the title, value and use of real property
- 4. Potential encumbrances on title, such as probate, leases, or adverse possession
- 5. Property rights that may be conveyed separately from use of the land surface, such as mineral and other subsurface rights, air rights, or water rights

D. Types of ownership

- 1. Ownership in severalty/sole ownership
- 2. Implications of ownership as tenants in common
- 3. Implications of ownership in joint tenancy
- 4. Forms of common-interest ownership, such as Timeshares, Condominiums and Co-ops
- 5. Property ownership held in a trust or by an estate
- 6. Ownership by business entities
- 7. Life Estate ownership

II. Land use Controls (Broker 5%, Managing Broker/Instructor 5%)

A. Government rights in land

- Government rights to impose property taxes and special assessments
- 2. Government rights to acquire land through eminent domain, condemnation and escheat

B. Government controls on land use

C. Private controls

- 1. Deed conditions or restrictions on property use
- 2. Subdivision covenants, conditions and restrictions (CC&Rs) on property use
- Condominium and owners' associations regulations or bylaws on property use

III. Valuation (Broker 8%, Managing Broker/Instructor 8%)

A. Appraisals

- 1. Appraisals for valuation of real property
- Situations which require appraisal by a licensed or certified appraiser and brokerage-related actions that constitute unauthorized appraisal practice
- 3. General steps in appraisal process

B. Estimating Value

- Economic principles and property characteristics that affect value of real property
- Sales or market comparison approach to property valuation and appropriate uses
- Cost approach to property valuation and appropriate uses
- Income analysis approach to property valuation and appropriate uses

C. Comparative Market Analysis (CMA)

- Competitive/Comparative Market Analysis (CMA), BPO or equivalent
- Automated Valuation Method (AVM), appraisal valuation and Comparative Market Analysis (CMA)

IV. Financing (Broker 10%, Managing Broker/Instructor 9%)

A. Basic Concepts and Terminology

- Loan financing (for example, points, LTV, PMI, interest, PITI)
- General underwriting process (e.g., debt ratios, credit scoring and history)



- Standard mortgage/deed of trust clauses and conditions
- 4. Essential elements of a promissory note

B. Types of Loans

- 1. Conventional loans
- 2. Amortized loans, partially amortized (balloon) loans, interest-only loans
- 3. Adjustable-rate mortgage (ARM) loans
- 4. Government Loans
 - a. FHA insured loans
 - b. VA guaranteed loans
 - c. USDA/Rural Development loan programs
- Owner financing (for example, installment or land contract/contract for deed)
- 6. Reverse-mortgage loans
- 7. Home equity loans and lines of credit
- 8. Construction loans
- 9. Rehab loans
- 10. Bridge loans

C. Financing and Lending

- Real Estate Settlement Procedures Act (RESPA), including kickbacks
- Truth-in-Lending Act (Regulation Z), including advertising
- Requirements and time frames of TRID (TILA-RESPA Integrated Disclosures)
- 4. Equal Credit Opportunity Act
- 5. Lending Process (application through loan closing)
- 6. Risky loan features, such as prepayment penalties and balloon payments

V. Contracts (Broker 19%, Managing Broker/Instructor 19%)

A. General Contract Law

- 1. General principles of contract law
- 2. Elements necessary for a contract to be valid
- 3. Effect of the Statute of Frauds
- 4. Offer and a contract
- 5. Enforceability of contracts
- 6. Void, voidable and unenforceable contracts
- 7. Bilateral and unilateral contracts
- 8. Nature and use of option agreements
- Notice, delivery, acceptance and execution of contracts
- 10. Appropriate use, risks, and advantages of electronic signatures and paperless transactions
- 11. Rights and obligations of the parties to a contract
- Possible remedies for breach or non-performance of contract
- Termination, rescission and cancellation of contracts

B. Purchase and Lease Contracts

- 1. Addenda and amendments to contracts
- 2. Purchase agreements

- Contract contingencies and methods for satisfying them
- 4. Leases and rental agreements
- 5. Lease-purchase agreements
- 6. Types of leases

Proper handling of multiple offers and counteroffers

VI. Agency (Broker 13%, Managing Broker/Instructor 13%)

A. Agency and non-agency relationships

- 1. Agency relationships and how they are established
- 2. Types of listing contracts
- 3. Buyer brokerage/tenant representation contracts
- 4. Other brokerage relationships, including transaction brokers and facilitators
- Powers of attorney and other assignments of authority
- Conditions for termination of agency or brokerage service agreements

B. Agent Duties

- 1. Fiduciary duties of agents
- Agent's duties to customers/non-clients, including honesty and good faith

C. Agency Disclosures

- 1. Disclosure of agency/representation
- Disclosure of possible conflict of interest or selfinterest

VII. Property Disclosures (Broker 7%, Managing Broker/Instructor 7%)

A. Property Condition

- 1. Seller's property condition disclosure requirements
- Property conditions that may warrant inspections or a survey
- Red flags that warrant investigation of public or private land use controls

B. Environmental and Government Disclosures

- 1. Environmental issues requiring disclosure
- 2. Federal, state, or local disclosure requirements regarding the property

C. Disclosure of material facts and material defects

VIII. Property Management (Broker 3%, Managing Broker/Instructor 5%)

A. Duties and Responsibilities

- Procurement and qualification of prospective tenants
- 2. Fair housing and ADA compliance specific to property management
- 3. How to complete a market analysis to identify factors in setting rents or lease rates
- Property manager responsibility for maintenance, improvements, reporting and risk management (MANAGING BROKER/INSTRUCTOR ONLY)
- Handling landlord and tenant funds; trust accounts, reports and disbursements (MANAGING BROKER/INSTRUCTOR ONLY)
- 6. Provisions of property management contracts (MANAGING BROKER/INSTRUCTOR ONLY)
- B. Landlord and tenant rights and obligations



IX. Transfer of Title (Broker 6%, Managing Broker/Instructor 6%)

A. Types of deeds

B. Title Insurance and Searches

- 1. Title insurance policies and title searches
- 2. Potential title problems and resolutions
- 3. Marketable and insurable title

C. Closing Process

- 1. When transfer of ownership becomes effective
- 2. Process and importance of recordation
- Settlement procedures (closing) and parties involved
- 4. Home and new construction warranties

D. Special Processes

- 1. Special issues in transferring foreclosed properties
- 2. Special issues in short sale transactions
- 3. Special issues in probate transactions

X. Practice of Real Estate (Broker 12%, Managing Broker/Instructor 12%)

A. Antidiscrimination

- Federal Fair Housing Act general principles and exemptions
- 2. Protected classes under Federal Fair Housing Act
- Protections against discrimination based on gender identity and sexual orientation
- Prohibited conduct under Federal Fair Housing Act (Redlining, Blockbusting, Steering, Disparate Treatment)
- 5. Fair housing advertising rules
- Americans with Disabilities Act (ADA) obligations pertaining to accessibility and reasonable accommodations

B. Legislation and Regulations

- Licensees' status as employees or independent contractors
- Antitrust laws and types of violations, fines and penalties
- 3. Do-Not-Call List rule compliance
- 4. Proper use of Social Media and Internet communication and advertising

C. Duties and Responsibilities

- 1. Protection of confidential personal information (written, verbal or electronic)
- 2. Duties when handling funds of others in transactions
- Licensee responsibility for due diligence in real estate transactions

D. Supervisory Responsibilities (MANAGING BROKER/INSTRUCTOR ONLY)

- Broker's supervisory responsibilities (licensees, teams and unlicensed assistants and employees) (MANAGING BROKER/INSTRUCTOR ONLY)
- 2. Broker relationship with licensees (employees or independent contractors and governing rules) (MANAGING BROKER/INSTRUCTOR ONLY)

XI. Real Estate Calculations (Broker 7%, Managing Broker/Instructor 6%)

A. Calculations for Transactions

- 1. Seller's net proceeds
- Buyer funds needed at closing
- 3. Real property tax and other prorations
- 4. Real property transfer fees
- 5. PITI (Principal, Interest, Taxes and Insurance) payments estimate given loan rate and term

B. General Concepts

- 1. Equity
- 2. Rate of return/Capitalization rate
- 3. Loan-to-Value ratio
- 4. Discount points and loan origination fees

STATE-SPECIFIC PORTION CONTENT OUTLINE

Licensing Requirements (Broker 10 items; Managing Broker/Instructor 8 items)

- A. License exemptions
- B. Activities requiring a license
- C. Types of licenses
 - 1. Broker
 - 2. Managing Broker/Instructor
 - 3. Leasing Agent
- D. Personal assistants
- E. Eligibility for licensing, including sponsor card
- F. Examination
- G. License renewal
- H. Continuing education
- I. Change in licensee information
- J. Reciprocity
- K. Real Estate Recovery Fund

II. Laws and Rules Regulating Real Estate Practice (Broker 20 items; Managing Broker/Instructor 18 items)

- A. Purpose of license law
- B. Advertising (other than disclosure)
- C. Broker/broker relationship
- D. Commissions
 - 1. Finder's fee/referral fee
 - 2. Rental finding services
- E. Ownership issues
 - 1. Land trust
 - 2. Homestead
- F. Handling of monies
 - 1. Special accounts
 - 2. Security deposits
- G. Handling of documents
- H. Performing activities exceeding scope of real estate licensing
 - 1. Law
 - 2. Securities
- I. Transfer tax stamps/affordable housing
- J. Intestacy
- K. Legal description/Plat Act
- L. Real estate taxes and exemptions
- M. Illinois Human Rights Act
- N. Interference with contracts or listings

III. Disclosures (Broker 10 items; Managing Broker/Instructor 8 items)



- A. Agency
 - Designated agencies
 - a. Seller
 - b. Buyer
 - Dual c.
- B. Advertising
- C. Property disclosures
 - 1. Residential Real Property Disclosure Act
 - 2. AIDS (HIV)
 - 3. Stigmatized property
 - 4. Material defects

IV. Managing Broker/Instructor (ONLY) Topics (6

- A. Managing Broker/Instructor responsibilities
- Special accounts
- C. Examination of records
- D. Corporation/partnership/limited liability company licensure
- E. Commercial Broker Lien Act

RESIDENTIAL LEASING AGENT CONTENT OUTLINE

I. Definitions and Laws Governing Contracts and Leases

- A. General Definitions
 - 1. Real vs. Personal Property
 - 2. Leases and Rental Agreements
 - 3. Terms Related to Leasing and Contracts
- B. Contract Law
- Lease Agreements
 - 1. Essential Elements

 - Statute of Frauds
 Common Provisions
 Applications, Credit Reports, and **Background Checks**
- D. Handling of Monies and Documents

 - Fiduciary Obligations
 Deposits and Accounts
 - 3. Recordkeeping Requirements

II. Laws Governing Fair Housing, Leasing, and Owner/Tenant Relationships

- A. Civil Right Acts
- B. Federal, State, and Local Fair Housing Acts
- C. Discrimination Laws
- D. Anti-Drug Laws
- E. Government Assisted Housing Programs
- F. Americans with Disabilities Act (ADA)
- G. Owner/Tenant Relationships
 - 1. Occupancy Standards and Regulations
 - 2. Risk Management: Liabilities and Insurance
 - 3. Owner's Obligations and Remedies
 - 4. Tenant's Obligations and Remedies
 - 5. Renewals and Terminations

III. Real Estate License Act of 2000

- A. Purpose, Authority, and Administration of the
- Leasing Activities
- C. Licensing, Education, and Examination Requirements
- D. Issuance, Renewal, and Termination of License
 - 1. License Maintenance

- 2. Continuing Education
- 3. Change in License Information
- E. License Conduct
 - 1. Agency Definitions and Requirements
 - 2. Advertising Requirements
 - 3. Misrepresentation
- F. Disciplinary Provisions
 - 1. Violations
 - 2. License Refusal, Suspension, Revocation
 - 3. Fines, and Other Sanctions
- G. Leasing Agent/Broker Relationships, including compensation

SAMPLE QUESTIONS

The following questions are offered as examples of the types of questions you will be asked during the course of the National Real Estate Broker and Managing Broker examinations. They are intended primarily to familiarize you with the style and format of questions you can expect to find in the examinations. The examples do NOT represent the full range of content or difficulty levels found in the actual examinations.

SAMPLE QUESTIONS

- Which of the following interests in property is held by a person who is granted a lifetime use of a property that will be transferred to a third party upon the death of the lifetime user?
 - 1. A life estate.
 - 2. A remainder estate.
 - 3. An estate for years.
 - 4. A reversionary estate.
- Which of the following statements BEST identifies the meaning of the term, "rescission of a contract"?
 - 1. A ratification of a contract by all parties.
 - 2. A return of all parties to their condition before the contract was executed.
 - 3. A transfer or assignment of a particular responsibility from one of the parties to another.
 - 4. A review of the contract by the legal counsel of either party that may result in a cancellation without penalty or further obligation.
- Which of the following clauses in a mortgage allows the lender to demand loan repayment if a borrower sells the property?
 - 1. Defeasance
 - 2. Prepayment
 - 3. Acceleration
 - 4. Alienation
- How much cash MUST a buyer furnish in addition to a \$2,500 deposit if the lending institution grants a 90% loan on an \$80,000 property?
 - 1. \$5,500.
 - 2. \$6,975.
 - 3. \$7,450.
 - 4. None of the above.



- E. Which of the following single-family residences would get the MOST accurate appraisal by applying the reproduction cost approach to value?
 - 1. A rental property.
 - 2. A vacant property.
 - 3. A new property.
 - 4. An historic property.

Answers to Sample Broker Questions:

A: 1; B: 2; C: 4; D: 1; E: 4

SAMPLE BROKER QUESTIONS (SCENARIO-BASED)

PSI Managing Broker National Real Estate Examination Instruction

IMPORTANT

Test questions appear on the screen **ONE AT A TIME**. A question may have an associated graphic displayed on the screen, or it may direct the candidate to reference material, such as a chart or diagram.

Each question may contain up to EIGHT options and ONLY ONE BEST option shall be selected to answer the question. Some options are appropriate but NOT the BEST ANSWER. Please select the option that best answers the question in the exam. A BEST ANSWER reflects the optimal solution or most complete resolution to the scenario presented in the question. Scenario:

You are hosting an open house. Mr. and Mrs. Charles Martin come into the house. You greet them and show them the house. The Martins tell you the house is exactly what they are looking for and they are very interested in purchasing it. You then give them information showing the various types of financing available with down payment options and projected payments.

Mr. Martin tells you they have been working with Mary Hempstead of XX Realty, a competing real estate company. Before leaving, you thank them for coming and give them your business card.

- A. The first thing on Monday morning, Mrs. Martin calls and indicates they have tried to reach Mary and cannot. They indicate they have a written buyer's agent agreement with Mary's broker. They are afraid someone else is going to buy the house. Which of the following should you do? Select the best answer.
 - 1. Seek advice from your supervising broker.
 - 2. Tell them to come to your office.
 - 3. Ask them to bring the buyer's agency agreement to you for your interpretation.
 - 4. Tell them to be patient and continue trying to reach Mary.
 - Tell them to call Mary's supervising broker or branch manager.
 - 6. Tell them you are really sorry, but there is nothing you can do.
- B. The Martins come to your office and explain that neither Mary nor her supervising broker are available. They insist

- you immediately write an offer for the house. How should you proceed? Select the best answer.
- 1. Write the offer after entering into a buyer's broker agreement with them.
- Write the offer after explaining they may owe Mary's broker a commission.
- Write the offer after trying to contact Mary's broker yourself.
- 4. Refuse to write an offer and explain that doing so would be unethical.
- 5. Refuse to write and offer since it would be illegal.
- 6. Refuse to write the offer and tell the Martins to contact another Broker in Mary's office.

Answers (Points) to Sample Principal Broker Questions:

- A. 1 (2 points), 2 (1 point), 3 (0 point) 4 (0 point), 5 (1 point), 6 (0 point)
- B. 1 (1 point), 2 (2 points), 3 (1 point) 4 (0 point), 5 (0 point), 6 (0 point))





■ Attorney Qualification

ILLINOIS REAL ESTATE EXAMINATION REQUEST FORM

•	Name						
	Mailing Addres	ss					
	Cell Phone				Social Security Number		
	Birth Date						
•	Real Estate Ed	ducation	Program Completed				
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Persons qualifying under Attorney Qualification must include a photocopy of their current Illinois attorney registration

EMAIL THIS FORM AND NECESSARY DOCUMENTATION TO SPRINGFIELD.IL@PSIONLINE.COM



PSI Services LLC 3210 E Tropicana Las Vegas, NV 89121